



## **Finance for everyone**

**Adjusting to the needs  
of disabled people in the  
finance industry**

# Adjusting for Better Business – Finance

## Chris Knott Insurance – real life story

**Business: Insurance**

**Number of staff: 35**

**Disabled clients: A large number of the company's customers are disabled people.**

**Website: [www.enrouteinsurance.co.uk](http://www.enrouteinsurance.co.uk)**

### What adjustments has the business made?

- Insurance products are carefully selected to meet the needs of disabled customers.
- Disabled drivers who use adapted hand controls are provided with a 'new for old' policy.
- Disabled travellers are offered travel insurance at the same rate as non-disabled people.
- Policy materials are made available in large print on request.
- Some adjustments have been made to office premises including client rooms on the ground floor and a stair lift.
- Adapted courtesy vehicles are provided during accident repair.

### What benefits have the adjustments brought to the business?

By being fair and equitable to disabled customers, the company has broadened its appeal to a large target audience.

### How did the business feel about making the adjustments?

Neil Franklin, Managing Director, says: "The previous Managing Director used a wheelchair, so we made changes to the building to help him access the office more easily. Then we acquired another company that specialised in providing insurance services to disabled people. The business was actually developed with the needs of disabled people in mind – one of the partners was disabled himself. So we're keen to tap into this growing market – we work with specific insurers whose products meet the needs of disabled people. It helps us make a difference."

# Business tips and benefits for the finance industry

## Business tips: Useful ways to make your business more accessible to disabled people

- Are you making yourself understood? Most large financial organisations use plain English in their customer communications, but you might want to take particular care when preparing advice and information for disabled clients.
- How about providing some of your disabled clients with documents and other paperwork in a different format such as large print, Braille or audio tape?
- How are your listening skills? If, for some reason, you don't understand a disabled client at first, it helps if you show a little patience. You could ask them to repeat what they said rather than offer corrections or speaking for them. Try to word your questions so that they require simple 'yes' or 'no' answers where appropriate.
- Can you understand their instructions? Will they be able to follow your advice? You could put things in writing or think about using a specialist communicator, such as a British Sign Language (BSL) interpreter.
- Are your premises accessible? If not, perhaps you could visit some clients at home or you could arrange to meet in an accessible public place such as a hotel lobby.
- Do you offer a fair service to all your customers, without discrimination? Think about whether you can offer niche financial products to disabled people. There may be a product or service that could benefit them specifically.
- How non-discriminatory is your company's recruitment policy? Good financial advisers can be hard to find and by overlooking someone with a disability, you could be missing out on exactly the right candidate for the job.
- Are your employees up to speed with the implications of the Disability Discrimination Act (DDA)? It's worth remembering that the DDA covers a wide range of impairments so adapting your company's policies and attitudes towards serving disabled customers is just as important as adjusting your premises. If necessary, you could consider providing staff with disability awareness training.

# Business tips and benefits for the finance industry

## Business benefits

There are a number of reasons why making reasonable adjustments makes good business sense:

- Treating a disabled person unfairly means you could have legal action taken against you.
- Carrying out a few easy and inexpensive adjustments could soon more than pay for itself.
- Making your services more accessible to disabled customers means they're far more likely to remain loyal, which could lead to increased profitability.
- Improving your overall level of customer service can really make a difference to disabled peoples' lives and it can help you stand out from your competitors.
- Looking after your disabled customers means they'll be more likely to recommend your business and services to others.
- Encouraging applications from disabled people widens your talent pool as well as increasing your chances of finding employees with the right skills and experience.

## Contact details

For further advice and information on making adjustments please visit [www.dwp.gov.uk/dda](http://www.dwp.gov.uk/dda) or email [dda.feedback@dwp.gsi.gov.uk](mailto:dda.feedback@dwp.gsi.gov.uk)